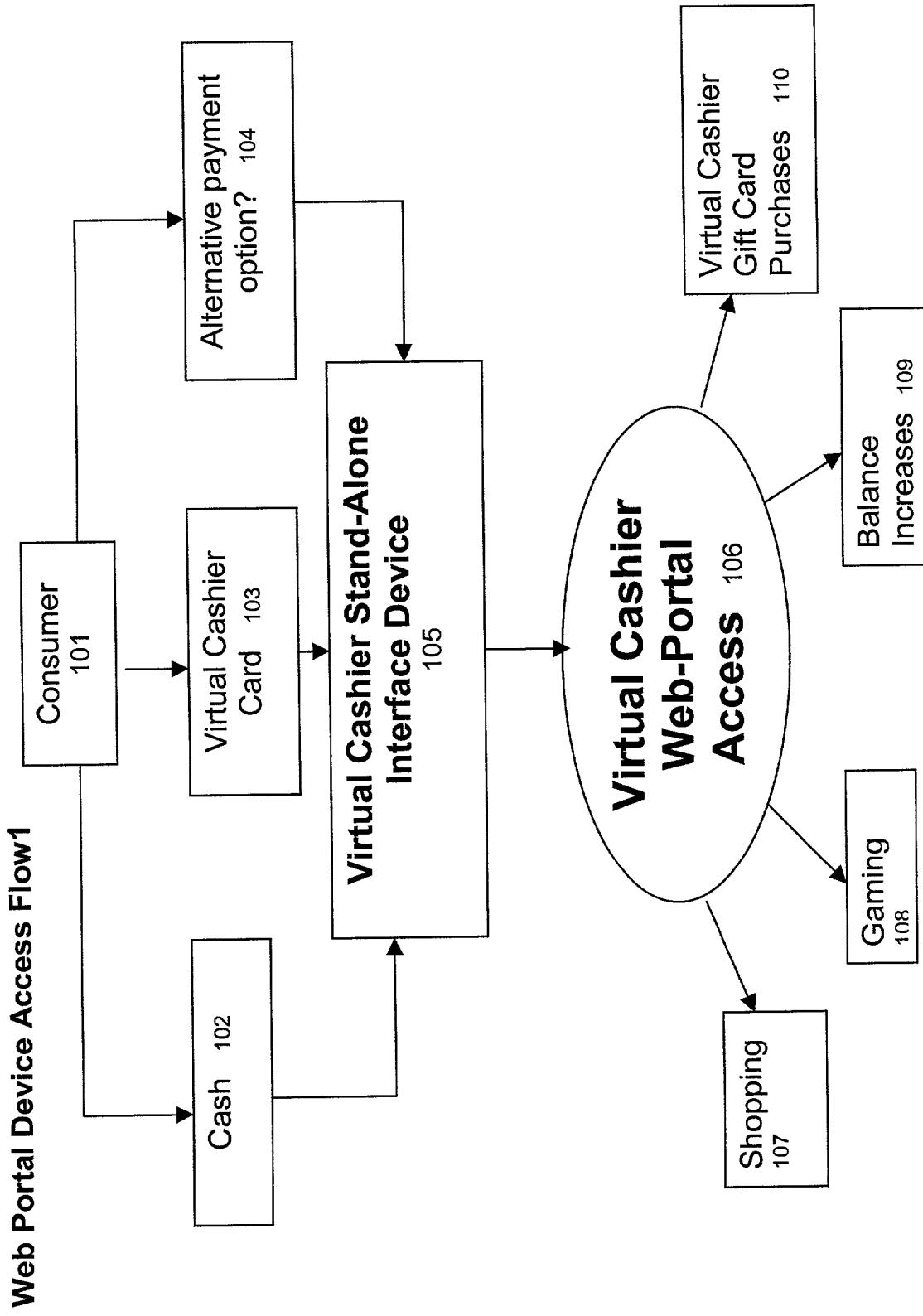
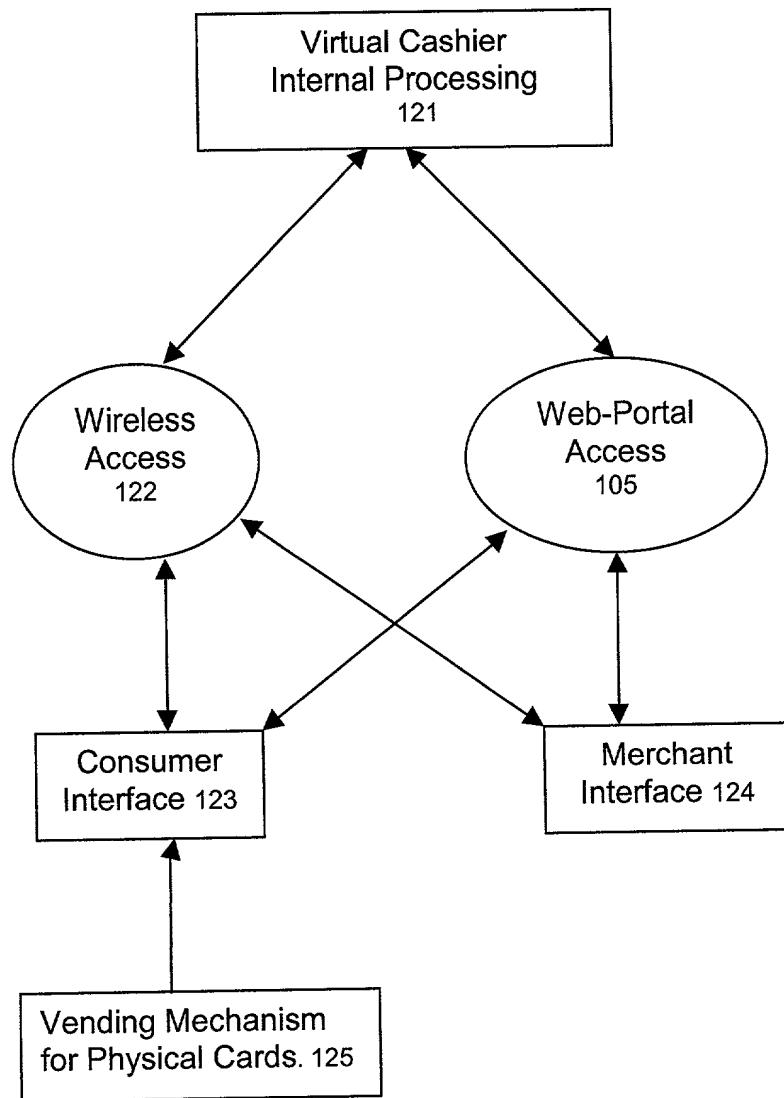


**FIGURE 1A**

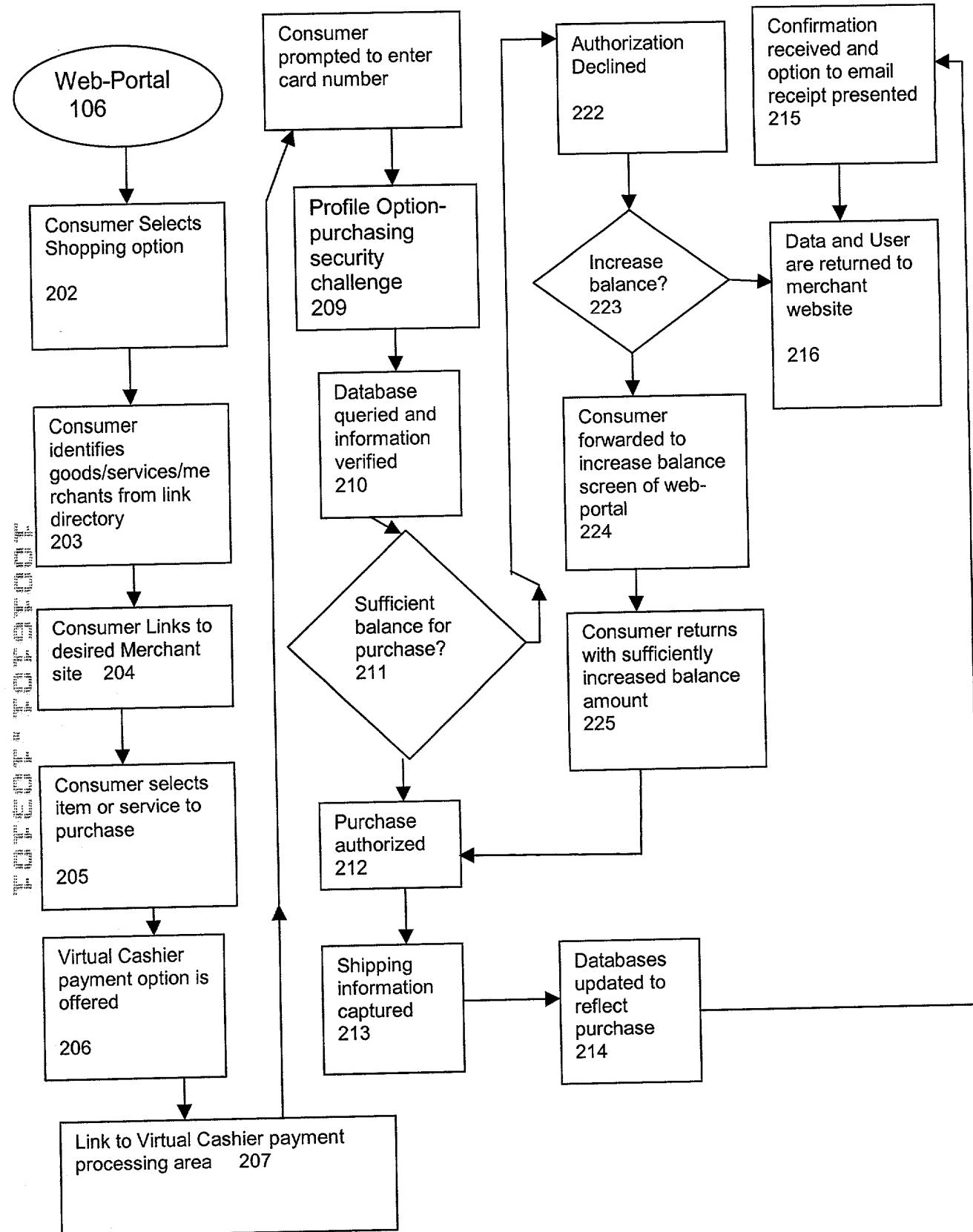


**FIGURE 1B**

**WEB PORTAL FLOW 1**



**FIGURE 2A**



**FIGURE 2B**

**Web Portal Device Shopping Option Flow**

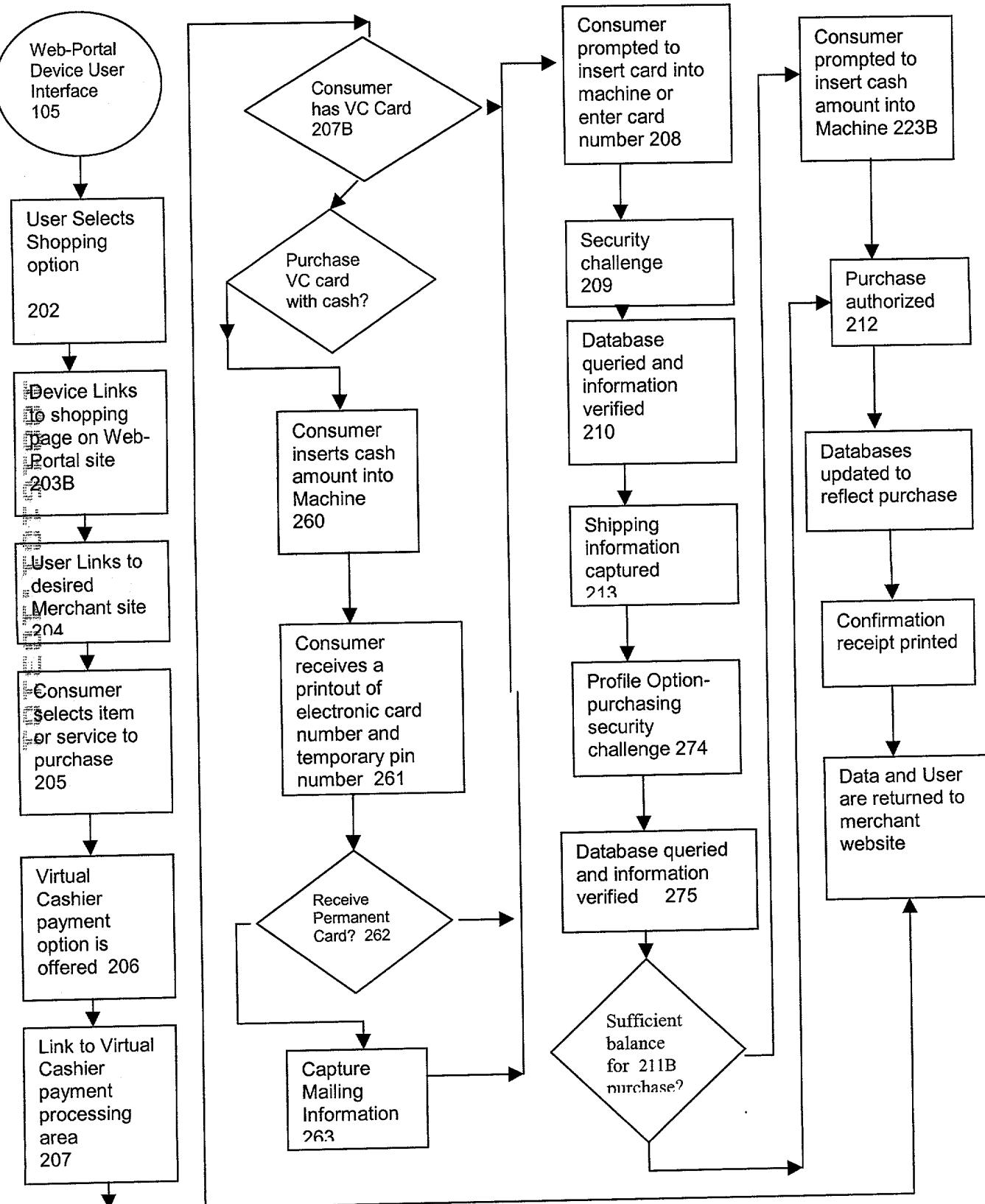


FIGURE 3

**Web Portal Consumer Access Flow1**

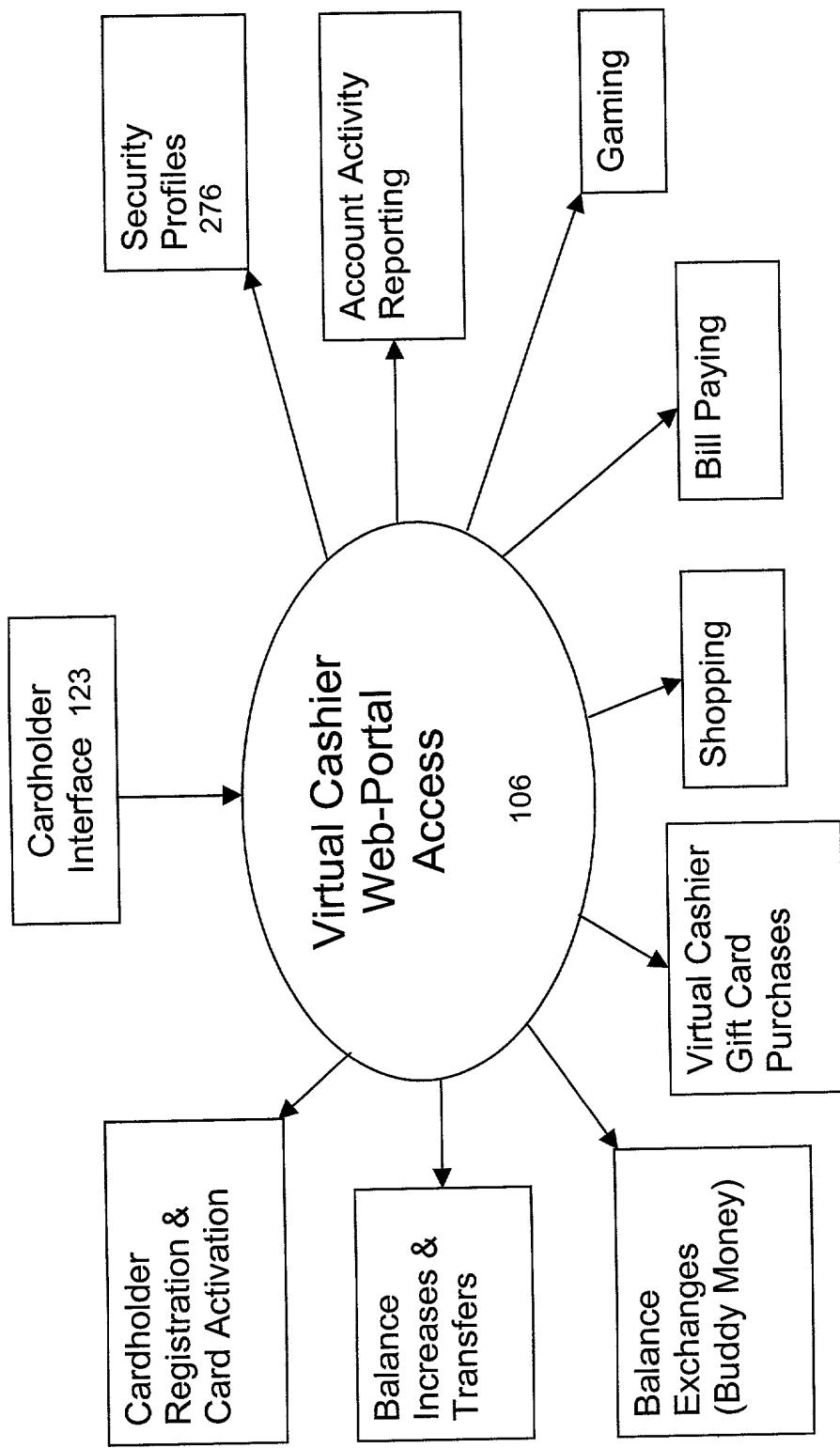
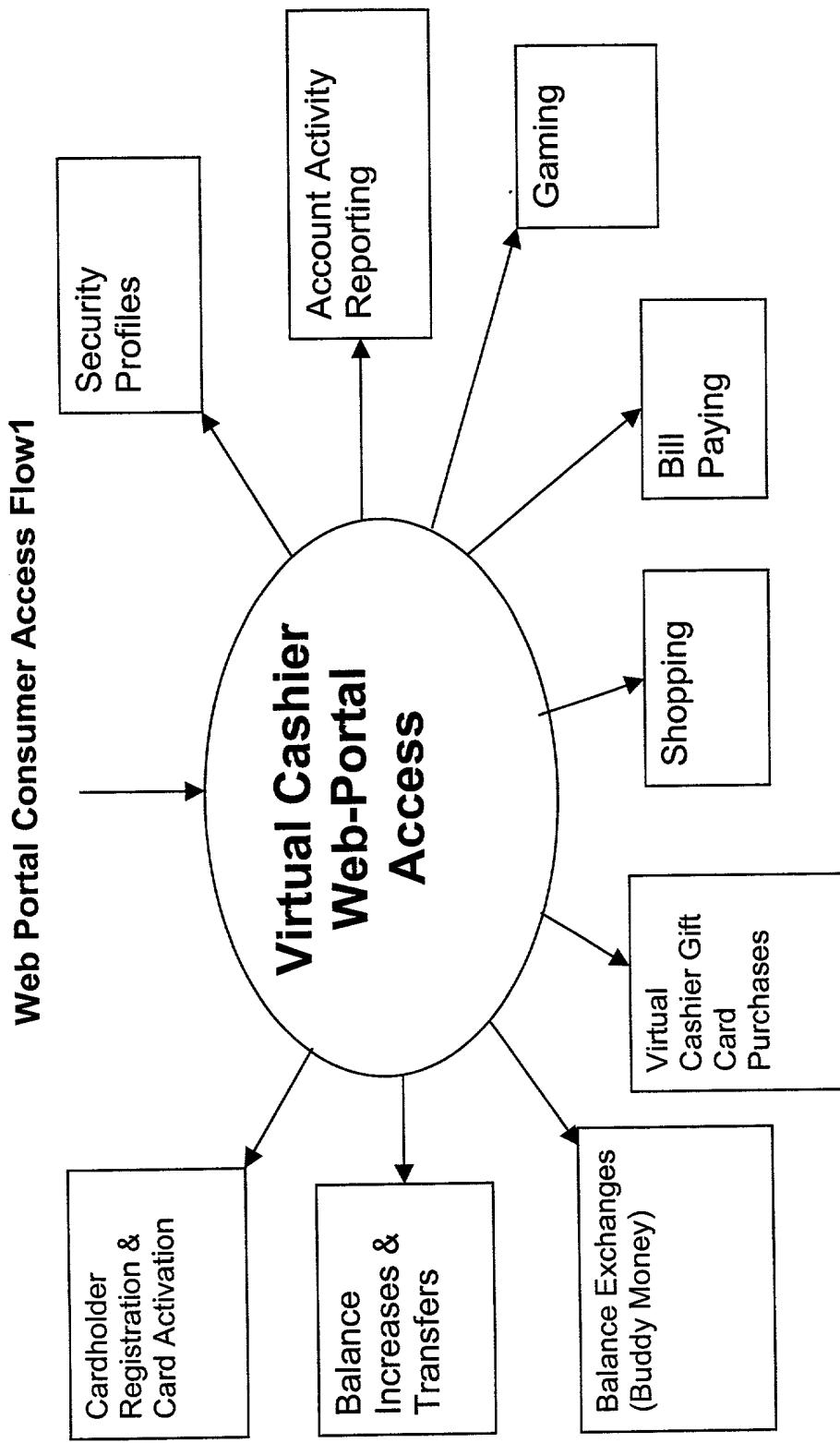
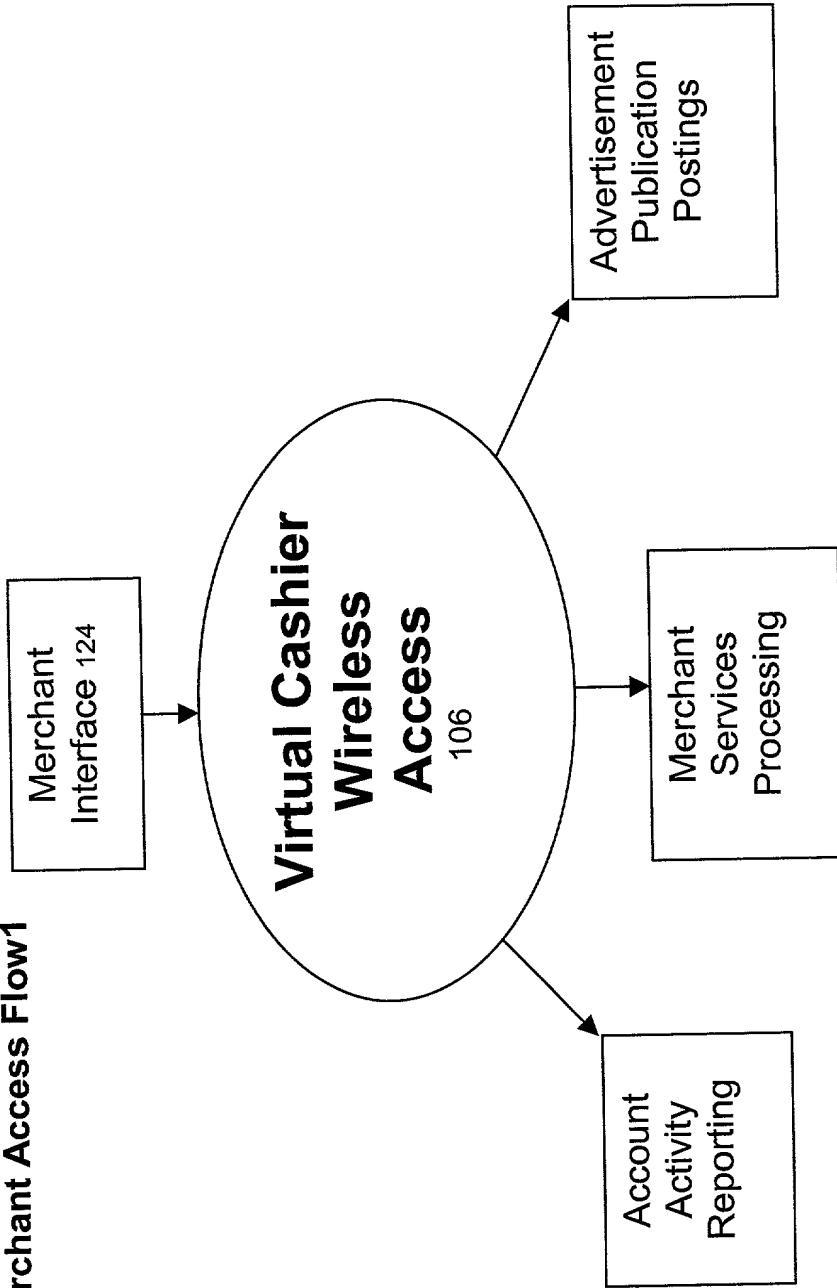


FIGURE 4



### Wireless Merchant Access Flow1

**FIGURE 5**



## Wireless Merchant Access Flow1

FIGURE 6

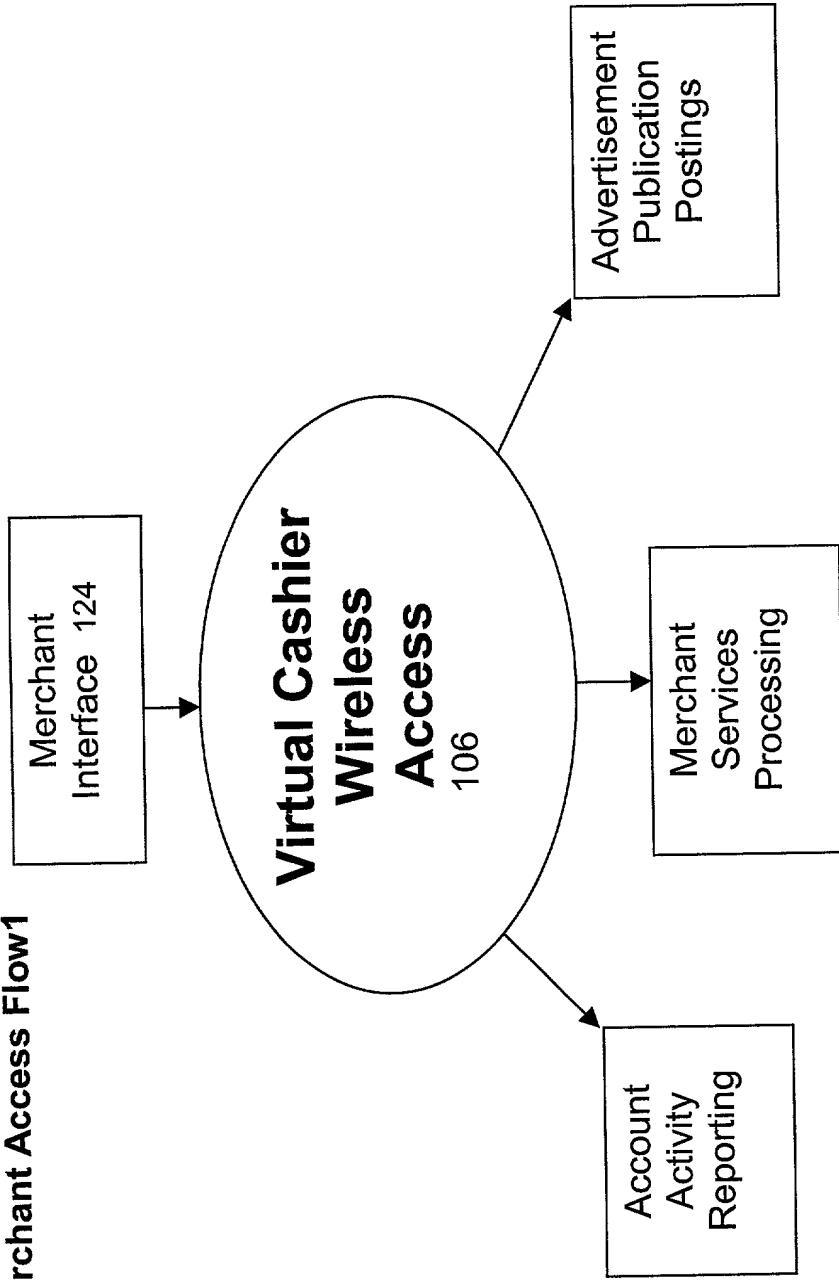
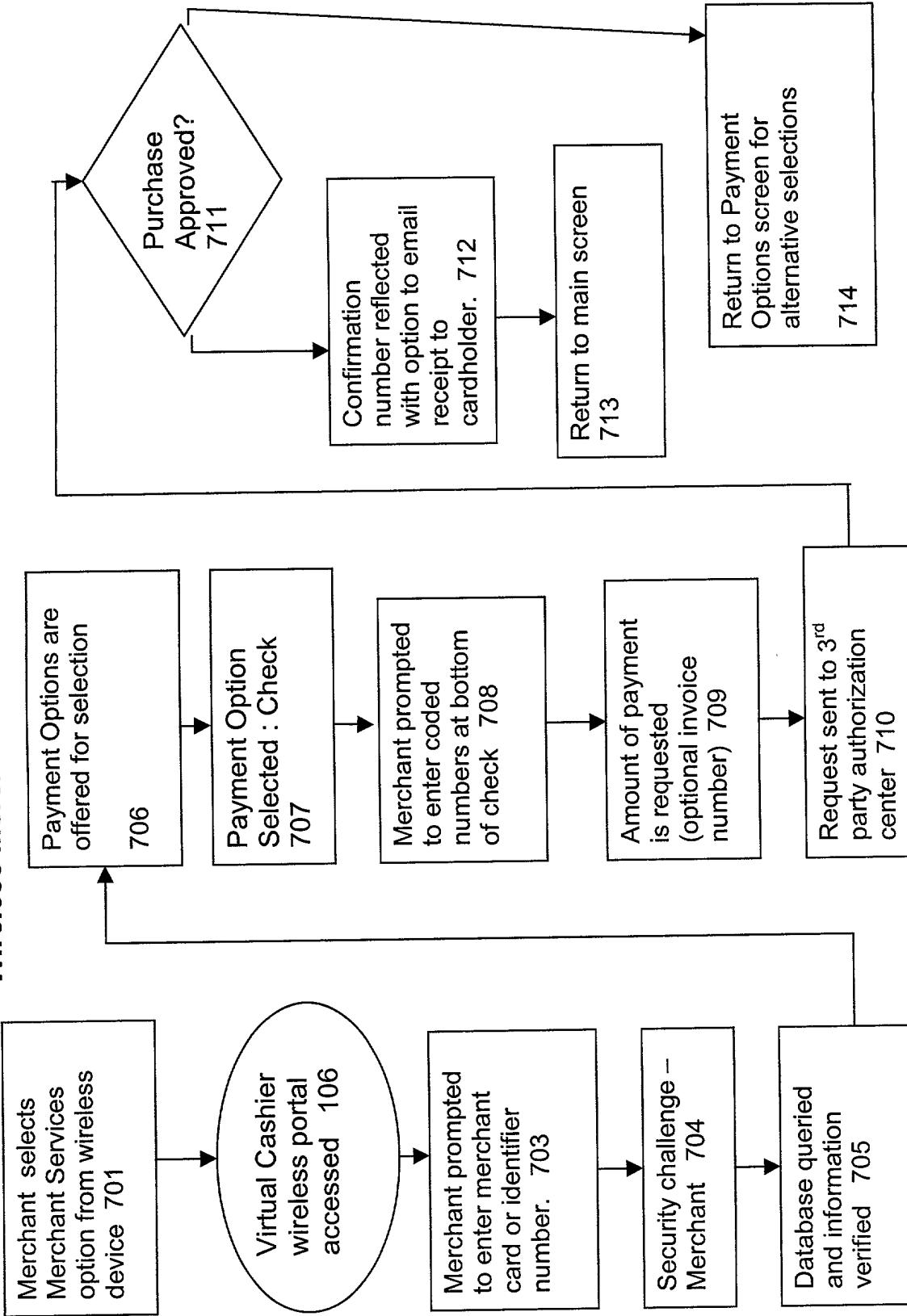


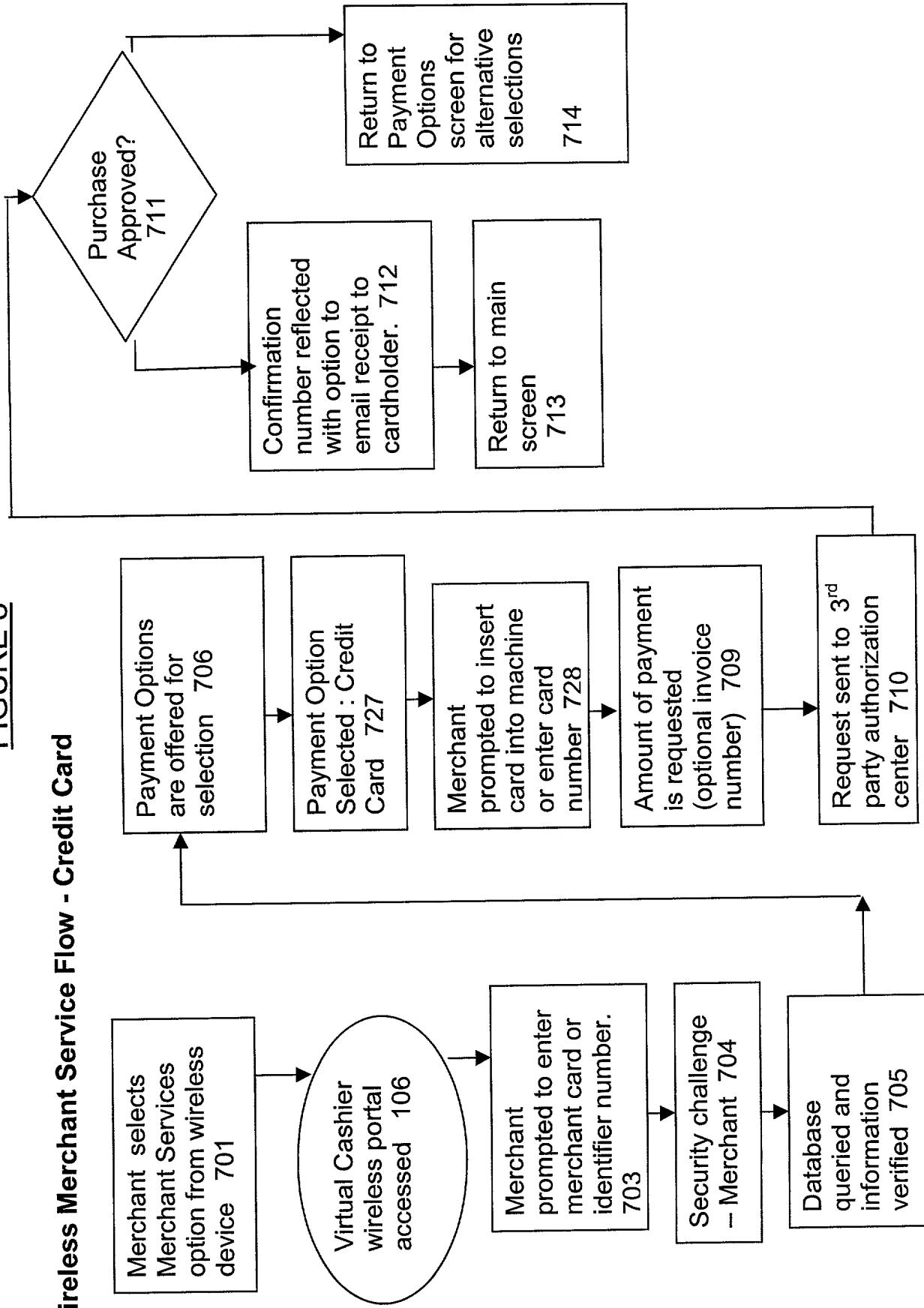
FIGURE 7

**Wireless Merchant Service Flow - Check**

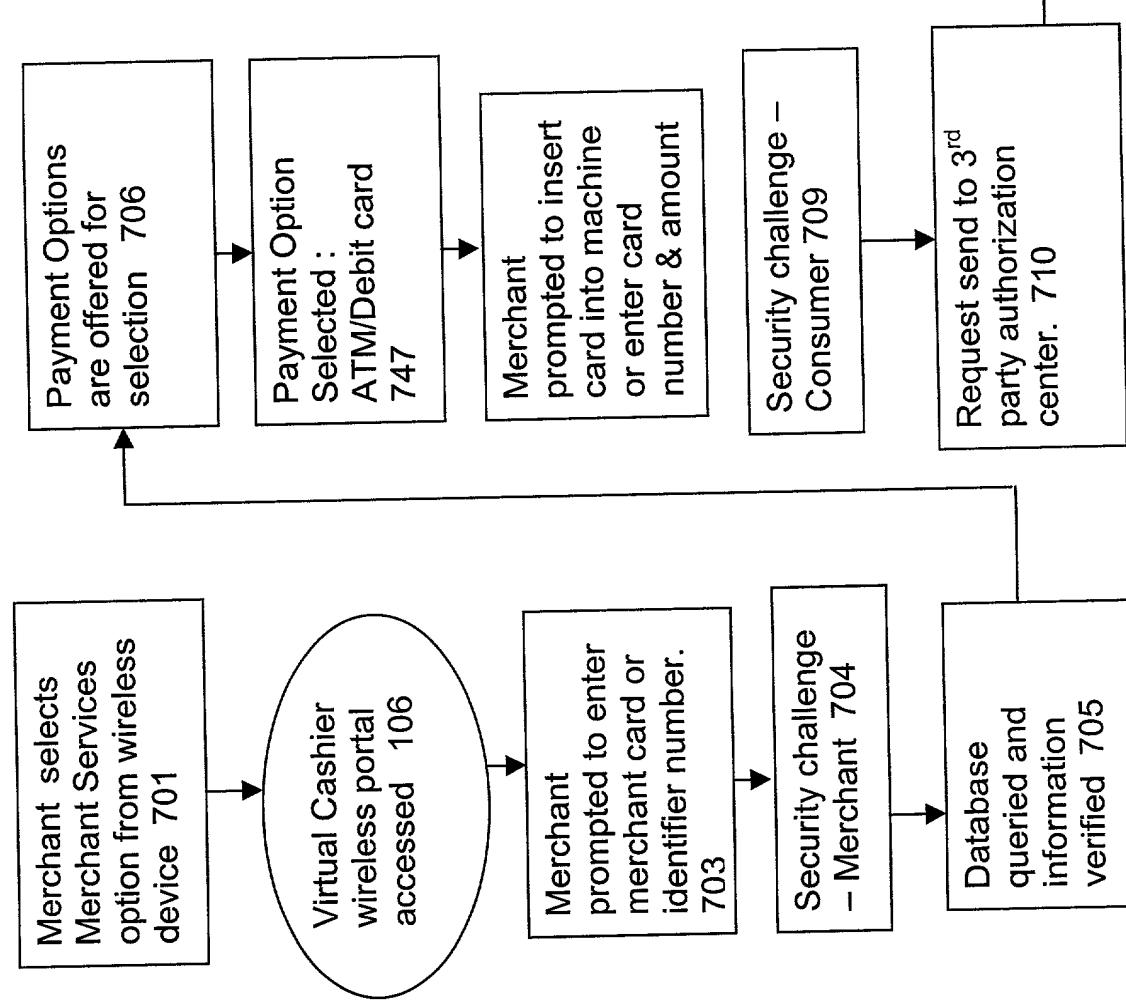


**FIGURE 8**

**Wireless Merchant Service Flow - Credit Card**



**Wireless Merchant Service Flow - Debit**



**FIGURE 9**

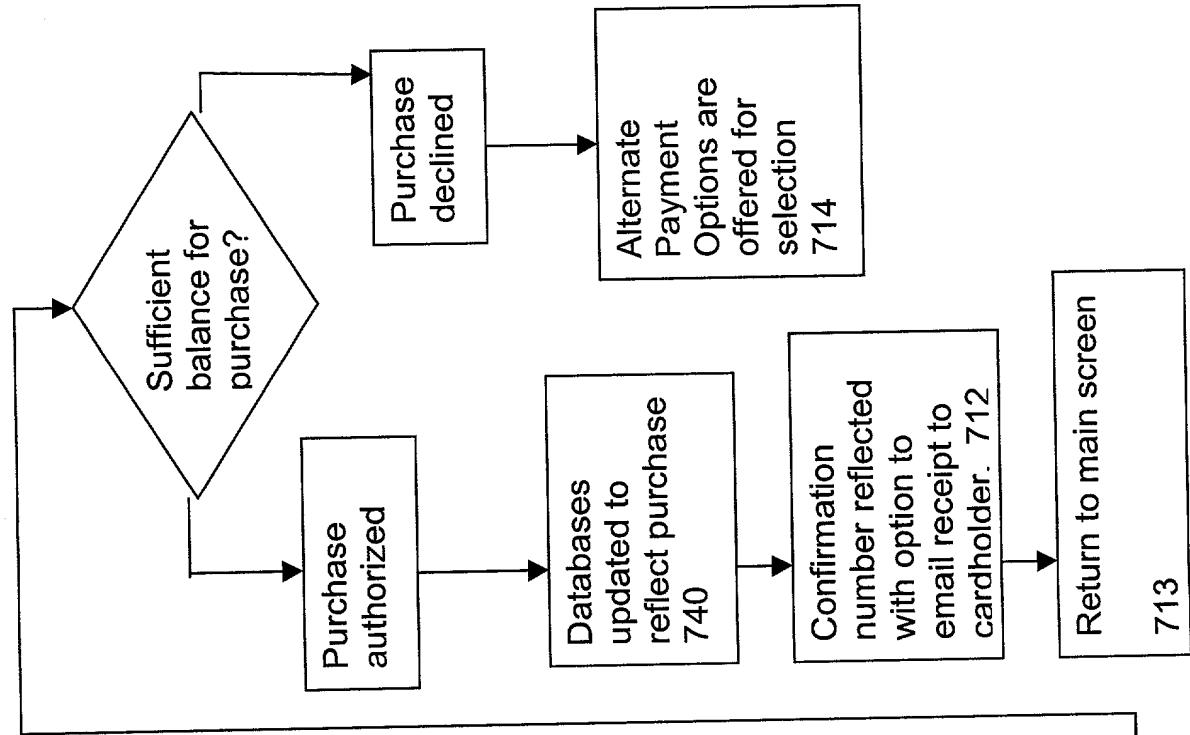
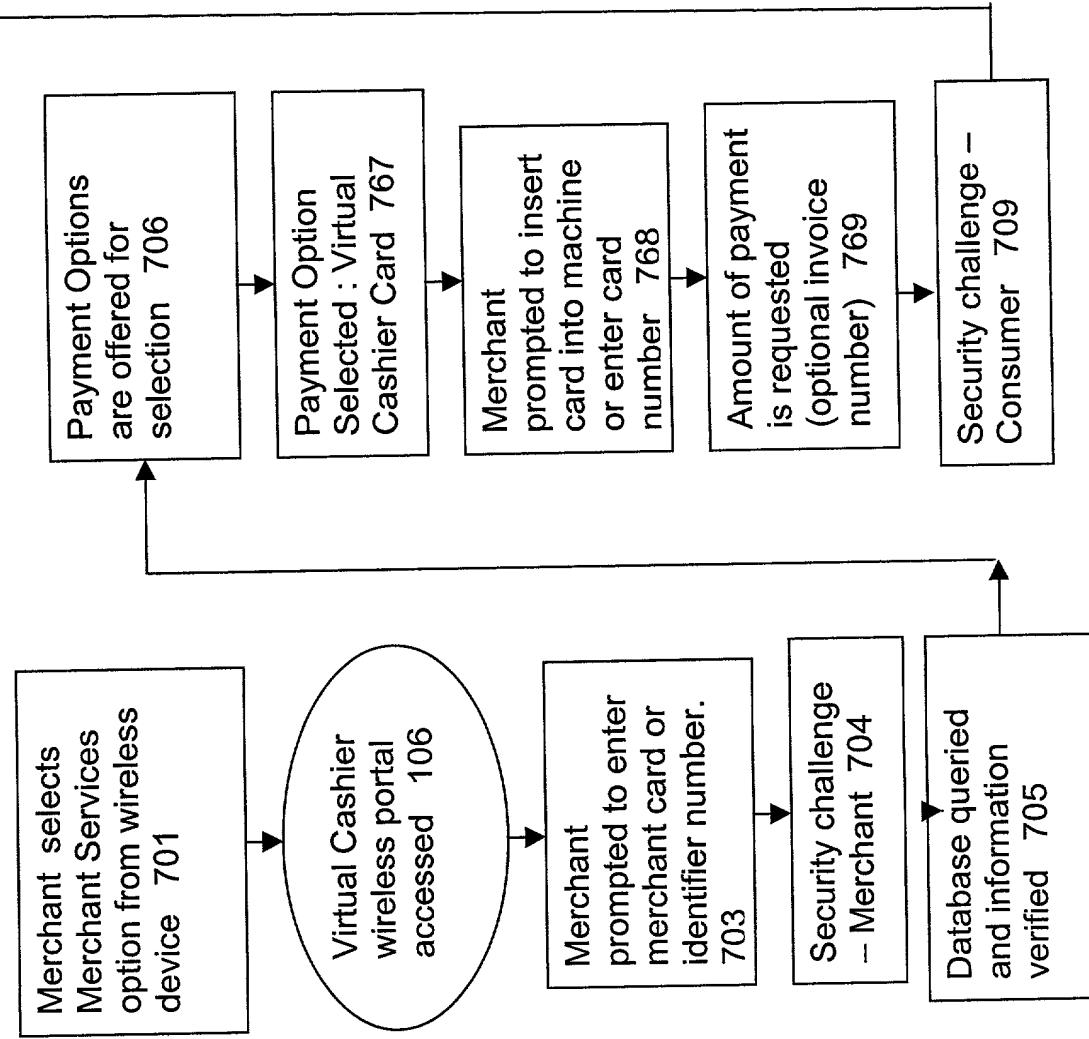


FIGURE 10

**Wireless Merchant Service Flow - Virtual Cashier Card**

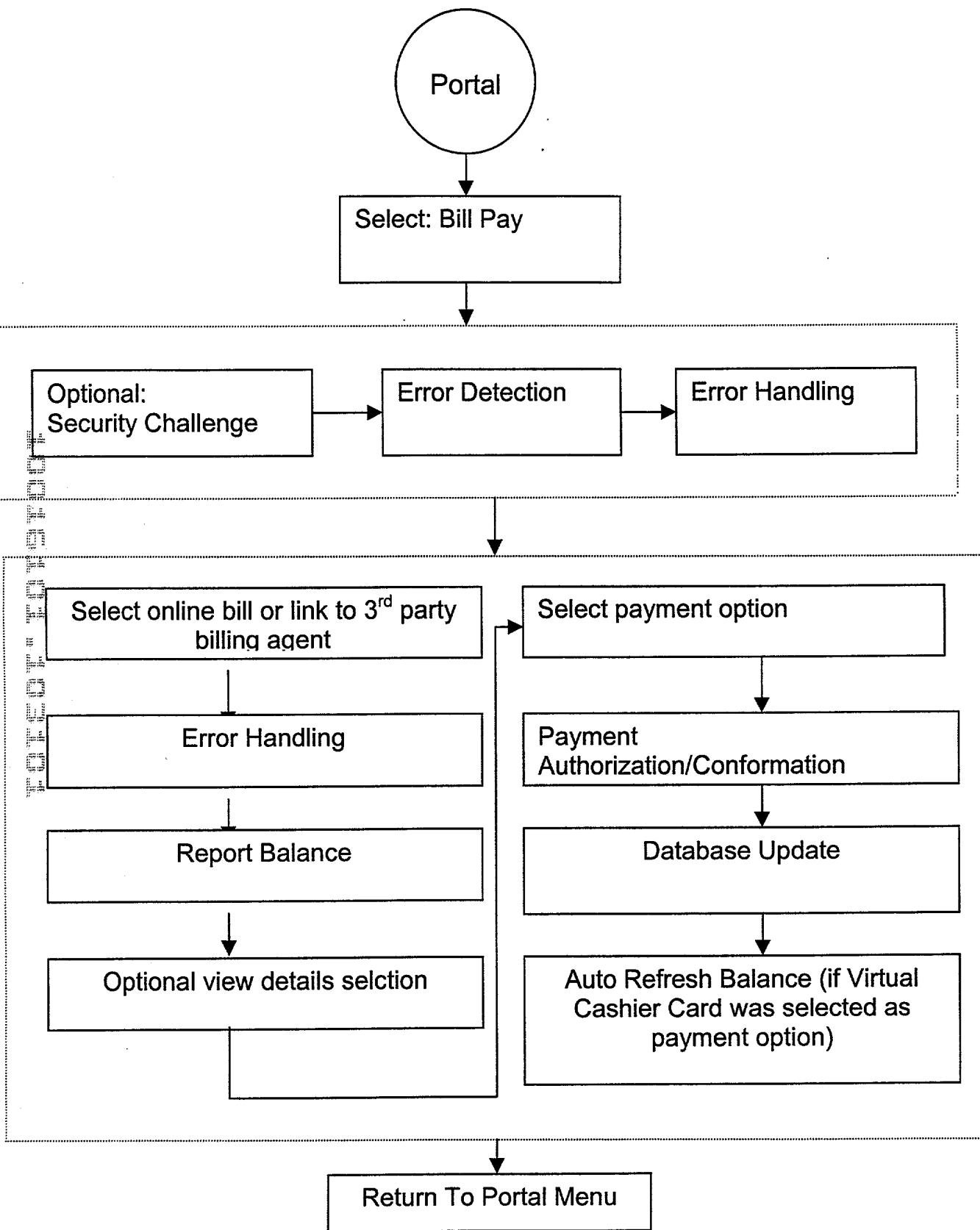


MicroD-02

12/19

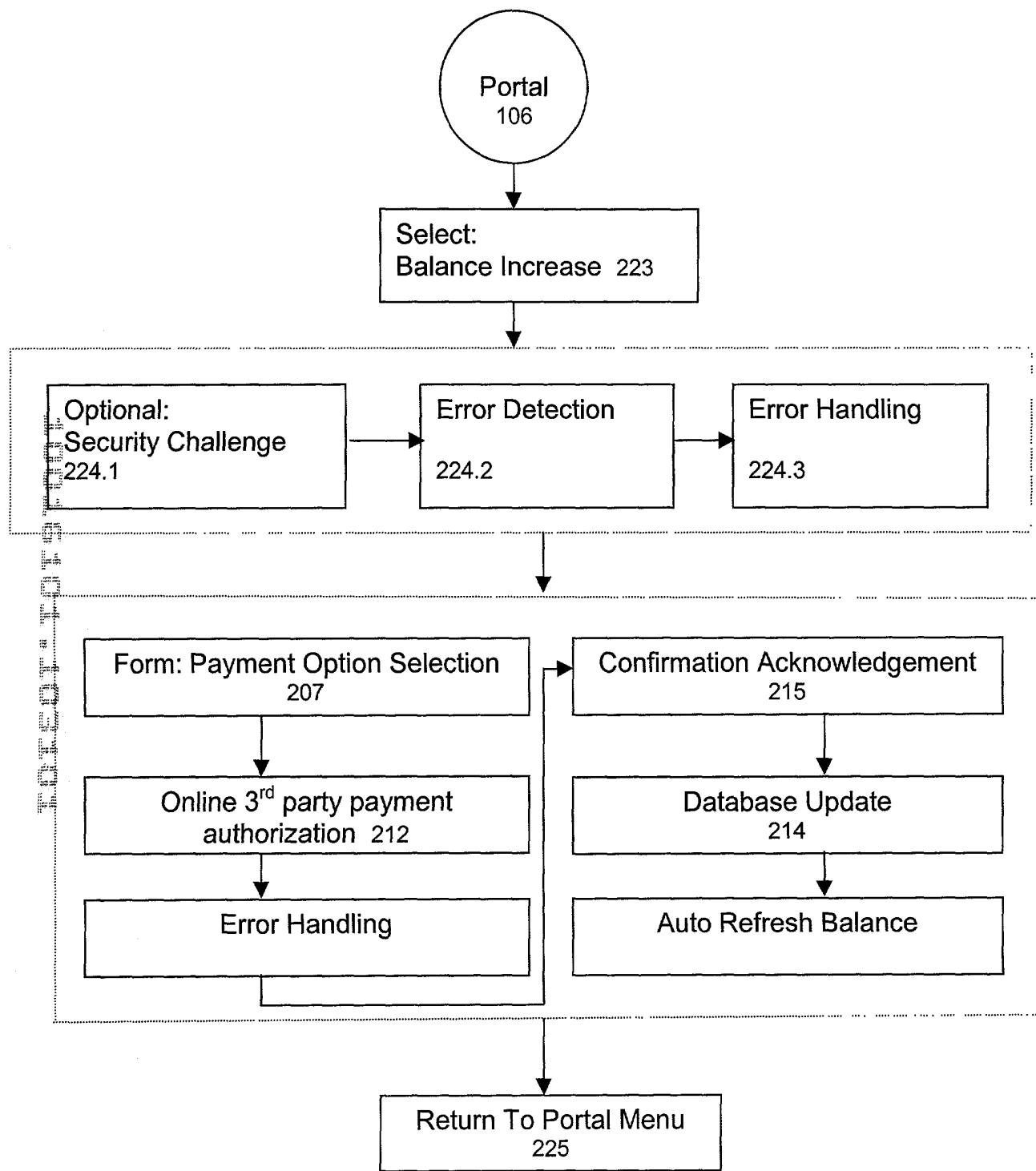
## Consumer Bill Payments

**FIGURE 12**



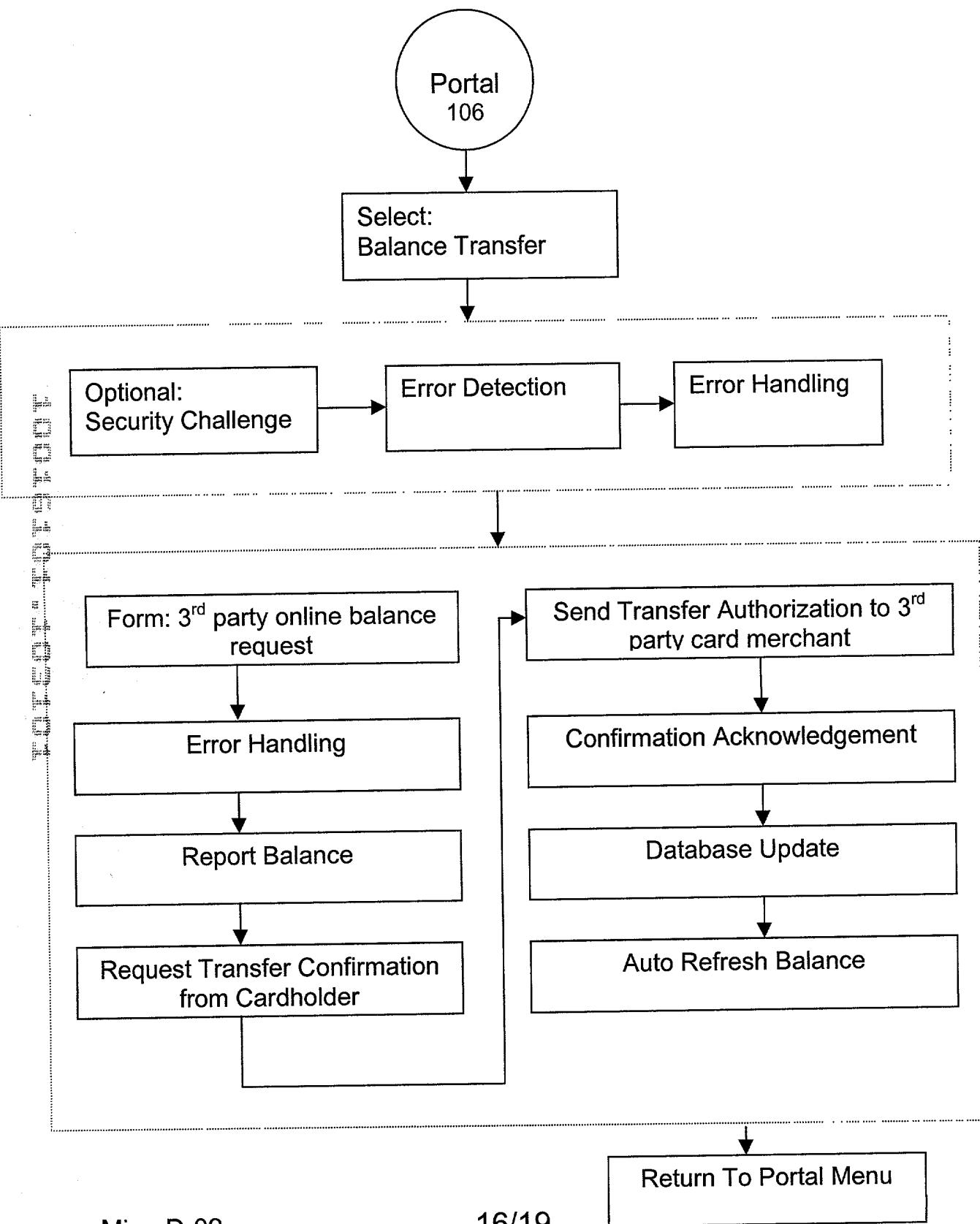
**FIGURE 13**

**Consumer Card Balance Increase**



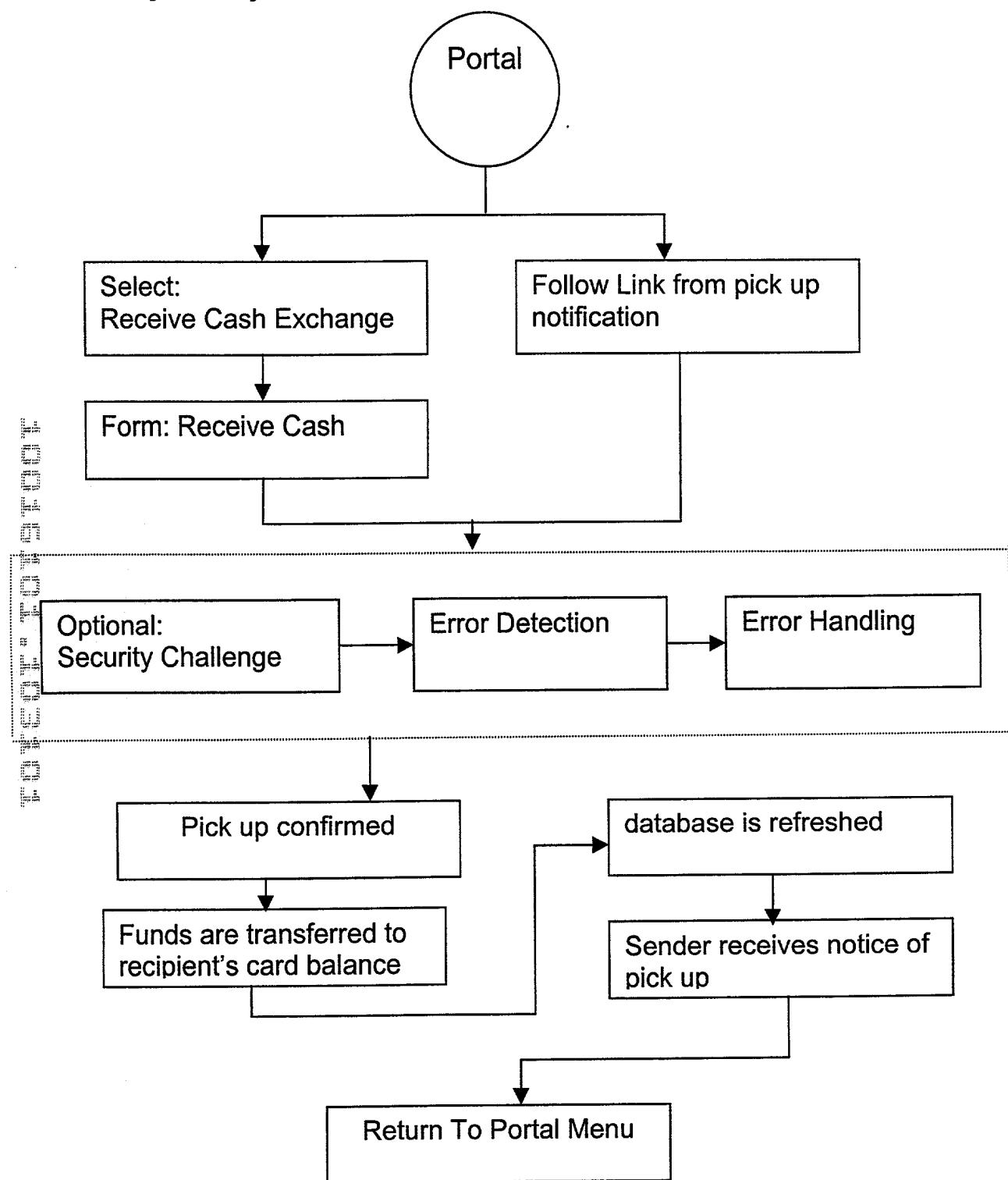
**FIGURE 14**

**Consumer Card Balance Transfers**



**FIGURE 15**

**Buddy Money - Receive**



## Account Reporting.doc

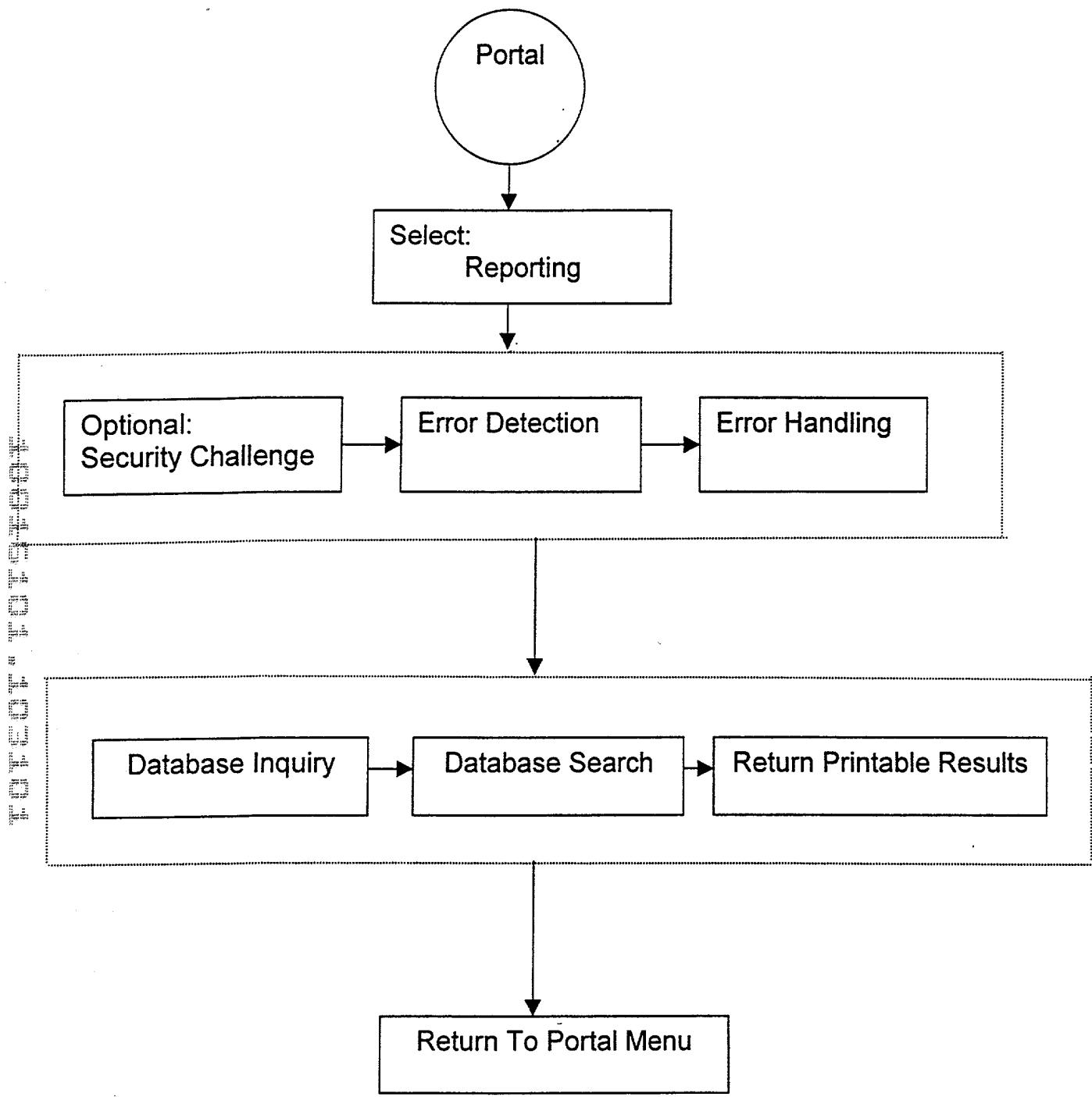


FIGURE 11

**FIGURE 17**

**Buddy Money - Send**

